

SNAPSHOT of HOME Program Performance--As of 06/30/08
Local Participating Jurisdictions with Rental Production Activities



Participating Jurisdiction (PJ): Lorain

State: OH

PJ's Total HOME Allocation Received: \$8,317,825

PJ's Size Grouping*: C

PJ Since (FY): 1994

| Category | PJ | State Average | State Rank | Nat'l Average | Nat'l Ranking (Percentile):* | | |
|--|----------|---------------|------------|------------------|------------------------------|---------|---------|
| | | | | | Group | C | Overall |
| Program Progress: | | | | PJs in State: 22 | | | |
| % of Funds Committed | 100.00 % | 94.12 % | 1 | 92.82 % | 100 | 100 | |
| % of Funds Disbursed | 94.52 % | 87.71 % | 1 | 82.38 % | 93 | 95 | |
| Leveraging Ratio for Rental Activities | 17.11 | 5.91 | 1 | 4.55 | 100 | 100 | |
| % of Completed Rental Disbursements to All Rental Commitments*** | 88.13 % | 84.64 % | 14 | 80.69 % | 29 | 37 | |
| % of Completed CHDO Disbursements to All CHDO Reservations*** | 69.56 % | 74.10 % | 15 | 67.01 % | 44 | 47 | |
| Low-Income Benefit: | | | | | | | |
| % of 0-50% AMI Renters to All Renters | 97.92 % | 81.29 % | 3 | 79.23 % | 82 | 87 | |
| % of 0-30% AMI Renters to All Renters*** | 77.08 % | 47.12 % | 3 | 44.47 % | 86 | 91 | |
| Lease-Up: | | | | | | | |
| % of Occupied Rental Units to All Completed Rental Units*** | 100.00 % | 93.91 % | 1 | 93.93 % | 100 | 100 | |
| Overall Ranking: | | | In State: | 2 / 22 | Nationally: | 93 94 | |
| HOME Cost Per Unit and Number of Completed Units: | | | | | | | |
| Rental Unit | \$17,625 | \$13,760 | | \$24,984 | 48 Units | 18.40 % | |
| Homebuyer Unit | \$46,003 | \$11,074 | | \$14,192 | 52 Units | 19.90 % | |
| Homeowner-Rehab Unit | \$19,845 | \$18,614 | | \$20,036 | 161 Units | 61.70 % | |
| TBRA Unit | \$0 | \$4,144 | | \$3,164 | 0 Units | 0.00 % | |

* - A = PJ's Annual Allocation is greater than or equal to \$3.5 million (57 PJs)

B = PJ's Annual Allocation is less than \$3.5 million and greater than or equal to \$1 million (194 PJs)

C = PJ's Annual Allocation is less than \$1 million (292 PJs)

** - E.g., a percentile rank of 70 means that the performance exceeds that of 70% of PJs.

***- This category is double-weighted in compiling both the State Overall Ranking and the National Overall Ranking of each PJ.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

Program and Beneficiary Characteristics for Completed Units

Participating Jurisdiction (PJ): Lorain OH

Total Development Costs:
(average reported cost per unit in
HOME-assisted projects)

| | Rental | Homebuyer | Homeowner |
|-------------|----------|-----------|-----------|
| PJ: | \$75,114 | \$124,604 | \$20,484 |
| State:* | \$72,846 | \$80,679 | \$20,594 |
| National:** | \$86,663 | \$70,545 | \$22,663 |

CHDO Operating Expenses:
(% of allocation)

PJ: 0.0 %
National Avg: 1.1 %

R.S. Means Cost Index: 0.99

| RACE: | Rental % | Homebuyer % | Homeowner % | TBRA % |
|--|--|--|--|---|
| White: | 39.6 | 26.5 | 48.8 | 0.0 |
| Black/African American: | 29.2 | 38.8 | 24.4 | 0.0 |
| Asian: | 0.0 | 0.0 | 0.0 | 0.0 |
| American Indian/Alaska Native: | 0.0 | 0.0 | 0.0 | 0.0 |
| Native Hawaiian/Pacific Islander: | 0.0 | 0.0 | 0.0 | 0.0 |
| American Indian/Alaska Native and White: | 0.0 | 0.0 | 0.0 | 0.0 |
| Asian and White: | 0.0 | 0.0 | 0.0 | 0.0 |
| Black/African American and White: | 0.0 | 2.0 | 0.0 | 0.0 |
| American Indian/Alaska Native and Black: | 0.0 | 0.0 | 0.0 | 0.0 |
| Other Multi Racial: | 0.0 | 0.0 | 0.0 | 0.0 |
| Asian/Pacific Islander: | 2.1 | 0.0 | 0.0 | 0.0 |

ETHNICITY:

| | | | | |
|----------|--|--|--|---|
| Hispanic | 29.2 | 32.7 | 26.3 | 0.0 |
|----------|--|--|--|---|

HOUSEHOLD SIZE:

| | | | | |
|--------------------|--|--|--|---|
| 1 Person: | 47.9 | 20.4 | 46.3 | 0.0 |
| 2 Persons: | 31.3 | 16.3 | 23.8 | 0.0 |
| 3 Persons: | 10.4 | 36.7 | 10.0 | 0.0 |
| 4 Persons: | 6.3 | 18.4 | 7.5 | 0.0 |
| 5 Persons: | 4.2 | 6.1 | 8.8 | 0.0 |
| 6 Persons: | 0.0 | 2.0 | 3.8 | 0.0 |
| 7 Persons: | 0.0 | 0.0 | 0.0 | 0.0 |
| 8 or more Persons: | 0.0 | 0.0 | 0.0 | 0.0 |

HOUSEHOLD TYPE:

| | | | | |
|------------------------|--|--|--|---|
| Single/Non-Elderly: | 20.8 | 40.8 | 21.9 | 0.0 |
| Elderly: | 27.1 | 0.0 | 47.5 | 0.0 |
| Related/Single Parent: | 33.3 | 42.9 | 16.3 | 0.0 |
| Related/Two Parent: | 6.3 | 14.3 | 14.4 | 0.0 |
| Other: | 12.5 | 2.0 | 0.0 | 0.0 |

SUPPLEMENTAL RENTAL ASSISTANCE:

| | | |
|----------------|--|--|
| Section 8: | 18.8 | 4.1 [#] |
| HOME TBRA: | 0.0 | |
| Other: | 52.1 | |
| No Assistance: | 29.2 | |

of Section 504 Compliant Units / Completed Units Since 2001 1

* The State average includes all local and the State PJs within that state

** The National average includes all local and State PJs, and Insular Areas

Section 8 vouchers can be used for First-Time Homebuyer Downpayment Assistance.



HOME PROGRAM —
SNAPSHOT WORKSHEET - RED FLAG INDICATORS
 Local Participating Jurisdictions with Rental Production Activities

Participating Jurisdiction (PJ): Lorain State: OH Group Rank: 93
 (Percentile)
 State Rank: 2 / 22 PJs Overall Rank: 94
 (Percentile)
 Summary: 0 / Of the 5 Indicators are Red Flags

| FACTOR | DESCRIPTION | THRESHOLD* | PJ RESULTS | RED FLAG |
|-------------------------------------|---|------------|--------------|----------|
| 4 | % OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS | < 72.00% | 88.13 | |
| 5 | % OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS | < 46.46% | 69.56 | |
| 6 | % OF RENTERS BELOW 50% OF AREA MEDIAN INCOME | < 70%** | 97.92 | |
| 8 | % OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS | < 89.25% | 100 | |
| "ALLOCATION-YEARS" NOT DISBURSED*** | | > 3.300 | 1.07 | |

* This Threshold indicates approximately the lowest 20% of the PJs

** This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

*** Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

HOME Program Performance SNAPSHOT

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